

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL R. KOZIOL,

Debtor.

) Chapter 7
)
) Case No. 15-29561
)
) Honorable Deborah L. Thorne
)
) **Hearing Date: July 12, 2018**
) **Hearing Time: 10:00 a.m.**
) **Courtroom: 613**

CERTIFICATE OF NOTICE

I, Christina Smith, declare under the penalty of perjury that on June 8, 2018, I served the attached NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR) to the parties listed in the manner shown and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.


Christina Smith

SWORN AND SUBSCRIBED TO
before me this 8th day of June, 2018.



NOTARY PUBLIC



Mailing Information for Case 15-29561

Electronic Mail Notice List

The following is the list of **parties** who are currently on the list to receive email notice/service for this case.

- Adam G. Brief Adam.Brief@usdoj.gov
- John P Cooney jcooney@ccvmlaw.com
- Frances Gecker fgecker@fgllp.com, fgecker@ecf.epiqsystems.com; csmith@fgllp.com
- Michael W Huseman mhuseman@dreyerfoote.com, r43214@notify.bestcase.com
- Douglas R Johnson dj@illinoisattorney.com, katherine.rehan@illinoisattorney.com
- Micah R Krohn mkrohn@fgllp.com, ccarpenter@fgllp.com; csmith@fgllp.com; mmatlock@fgllp.com
- Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
- Karen Newbury knewbury@fgllp.com, mmatlock@fgllp.com; ccarpenter@fgllp.com
- John R Potts ryan@brotschulpotts.com, solesch@brotschulpotts.com
- Gloria C Tsotsos nd-two@il.cslegal.com

Manual Notice List – U.S. MAIL

Tyson Michael Garbrecht
c/o Cooney Corso & Moynihan LLC
1423 Centre Circle
Downers Grove, IL 60515

J. Ryan Potts/Brotschul Potts LLC
30 N LaSalle St, Ste 1402
Chicago, IL 60602

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Hinsdale Bank & Trust Company
J Ryan Potts/Brotschul Potts LLC
30 N LaSalle Street Suite 1402
Chicago IL 60602

Capital One Bank (USA), N.A.
PO Box 71083
Charlotte, NC 28272-1083

American Express Bank FSB
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Denis Williams
c/o Goodman Law Offices LLC
105 W. Madison, Suite 1500
Chicago, IL 60602

Illinois Department of Employment
Security
33 S State St., 10th Flr Coll.
Bankruptc
Chicago, Illinois 60603

Rathbun, Cservenyak & Kozol LLC
3260 Executive Drive
Joliet, IL 60431

Illinois Department of Revenue
Bankruptcy Section
PO Box 19035
Springfield, IL 62794-9035

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re: §
MICHAEL R KOZIOL § Case No. 15-29561
Debtor §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that FRANCES GECKER, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 07/12/2018 in Courtroom 613 (Judge Deborah L. Thorne),

EVERETT MCKINLEY DIRKSEN - U.S. COURTHOUSE
219 S. DEARBORN STREET
CHICAGO, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/08/2018

By: /s/ Frances Gecker

Chapter 7 Trustee

Frances Gecker, Trustee
325 N. LaSalle Street
Suite 625
Chicago, IL 60654

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re: §
MICHAEL R KOZIOL § Case No. 15-29561
Debtor §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 51,224.12
and approved disbursements of \$ 450.84
leaving a balance on hand of¹ \$ 50,773.28

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Frances Gecker	\$ 5,811.21	\$ 0.00	\$ 5,811.21
Attorney for Trustee Fees: FRANKGECKER LLP	\$ 16,729.50	\$ 0.00	\$ 16,729.50
Attorney for Trustee Expenses: FRANKGECKER LLP	\$ 580.44	\$ 0.00	\$ 580.44
Accountant for Trustee Fees: ALAN D. LASKO & ASSOCIATES P. C.	\$ 4,102.80	\$ 0.00	\$ 4,102.80
Accountant for Trustee Expenses: ALAN D. LASKO & ASSOCIATES P. C.	\$ 65.73	\$ 0.00	\$ 65.73
Other: ILLINOIS DEPARTMENT OF REVENUE	\$ 2.00	\$ 2.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 27,289.68

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Remaining Balance \$ 23,483.60

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 66,489.69 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
10	ILLINOIS DEPARTMENT OF EMPLOYMENT SECURITY	\$ 35,925.74	\$ 0.00	\$ 12,688.67
12	ILLINOIS DEPARTMENT OF REVENUE BANKRUPTCY SECTION	\$ 30,563.95	\$ 0.00	\$ 10,794.93

Total to be paid to priority creditors \$ 23,483.60

Remaining Balance \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 887,190.80 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	TYSON MICHAEL GARBRECHT	\$ 0.00	\$ 0.00	\$ 0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
2	J. RYAN POTTS/BROTSCHUL POTTS LLC	\$ 232,698.17	\$ 0.00	\$ 0.00
3	DISCOVER BANK	\$ 6,413.53	\$ 0.00	\$ 0.00
4	HINSDALE BANK & TRUST COMPANY	\$ 232,698.17	\$ 0.00	\$ 0.00
5	CAPITAL ONE BANK (USA), N.A.	\$ 6,092.64	\$ 0.00	\$ 0.00
6	CAPITAL ONE BANK (USA), N.A.	\$ 13,939.34	\$ 0.00	\$ 0.00
7	AMERICAN EXPRESS BANK FSB	\$ 59,988.33	\$ 0.00	\$ 0.00
8	AMERICAN EXPRESS BANK FSB	\$ 6,227.75	\$ 0.00	\$ 0.00
9	DENIS WILLIAMS	\$ 250,000.00	\$ 0.00	\$ 0.00
10U	ILLINOIS DEPARTMENT OF EMPLOYMENT SECURITY	\$ 200.00	\$ 0.00	\$ 0.00
11	RATHBUN, CSERVENYAK & KOZOL LLC	\$ 72,327.29	\$ 0.00	\$ 0.00
12U	ILLINOIS DEPARTMENT OF REVENUE BANKRUPTCY SECTION	\$ 6,605.58	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Frances Gecker

Chapter 7 Trustee

Frances Gecker, Trustee
325 N. LaSalle Street
Suite 625
Chicago, IL 60654

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.